

WORKPAPER COMPLETION INSTRUCTIONS

LOAN APPLICATIONS NOT ORIGINATED (Consumer and Real Estate Loans)

General Instructions:

Enter requested information on worksheet(s). If information is not available or disclosure is not applicable, enter "N/A."

Use the Comments and Violations Section:

For apparent violations (for example, subsequent disclosures were not provided, etc.)

Any issues requiring additional comments or review/follow-up

Clearly state violations. Highlight or mark in red for easy reference.

Specific Loan Applications Not Workpaper Instructions

Use the first page of this workpaper to document a review of all loan requests that did not result in originations. There are two "second workpaper pages," the use of which will vary depending on the type of loan request under review. Certain unsecured commercial loan and consumer loan requests are not subject to certain regulations, such as HMDA, RESPA, and Fair Housing. Loans secured by real estate, such as purchase money mortgages, refinancing, home improvement/equities, and certain commercial loans, where the requirements of ECOA, Fair Housing, Truth in Lending, RESPA, and HMDA may apply, require a more extensive review.

Consumer and Real Estate Loans

1. Enter the financial institution's:

Name

Cert. #

Branch

Examination date

Examiner-in-Charge

Name of the individual who actually completed the workpaper

2. Enter the following data, if available:

- a) Applicant(s) name
- b) Applicant(s) address
- c) Census tract or block numbering area (BNA)
- d) Purpose of the loan request (purchase, refinancing, construction, commercial)
- e) Collateral
- f) Amount requested
- g) Application date
- h) Date the application was acted upon
- i) Type of action (denial, withdrawal, approved but not accepted)
- j) Loan officer name or code
- k) Additional information, such as date of counteroffer, date that additional information to complete application was requested, etc.
- l) Briefly describe the primary reason(s) for the action taken

Fair Credit Reporting

1. Indicate with "YES" or "NO" if a credit report was ordered on the applicant(s)
2. If ordered, was the credit report used in the credit decision? If yes, was this fact disclosed to the applicant(s)?

3. Was the name and address of the credit bureau (CB) provided to the applicant(s)?
4. Was third party information used in the credit decision? If yes, was this fact disclosed?